

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
JOHNSTOWN DIVISION**

In re:

MICHAEL L SPANO, JR.  
LAUREL R SPANO  
Debtor(s)

Case No. 18-70235JAD

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/30/2018.
- 2) The plan was confirmed on 07/20/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/23/2018, 04/28/2022, 10/26/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/09/2023.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,850.00.
- 10) Amount of unsecured claims discharged without full payment: \$50,451.52.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$60,691.96
Less amount refunded to debtor	\$2,822.36

<b>NET RECEIPTS:</b>	<b>\$57,869.60</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,619.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,709.77
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$6,328.77</b>
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Attorney fees paid and disclosed by debtor:	\$352.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICOLLECT	Unsecured	498.00	NA	NA	0.00	0.00
AMERICOLLECT	Unsecured	78.00	NA	NA	0.00	0.00
ANTERO CAPITAL LLC	Unsecured	0.00	1,351.93	1,351.93	156.99	0.00
ARS NATIONAL SERVICE	Unsecured	1,276.00	NA	NA	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Secured	52,916.00	52,343.92	0.00	34,573.60	0.00
BANK OF NEW YORK MELLON - TRU	Secured	0.00	6,638.55	6,638.55	6,638.55	0.00
CAINE & WEINER	Unsecured	139.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	3,365.00	3,364.82	3,364.82	390.72	0.00
COLLECTION SERVICE CENTER INC	Unsecured	159.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	140.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	100.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	100.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	94.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	50.00	NA	NA	0.00	0.00
CONVERGENT OUTSOURCING	Unsecured	1,787.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	585.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT COMPANY	Unsecured	38.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT COMPANY	Unsecured	35.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT COMPANY	Unsecured	30.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT COMPANY	Unsecured	522.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT COMPANY	Unsecured	30.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT COMPANY	Unsecured	104.00	NA	NA	0.00	0.00
DIRECTV LLC BY AMERICAN INFOSC	Unsecured	414.00	413.67	413.67	48.04	0.00
FOUNDATION RADIOLOGY GROUP	Unsecured	19.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	1,275.00	NA	NA	0.00	0.00
KEYSTONE CREDIT SERVICES LLC**	Unsecured	77.00	NA	NA	0.00	0.00
KEYSTONE CREDIT SERVICES LLC**	Unsecured	150.00	NA	NA	0.00	0.00
KEYSTONE CREDIT SERVICES LLC**	Unsecured	93.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	0.00	0.00	0.00	0.00
M & T BANK	Unsecured	0.00	0.00	0.00	0.00	0.00
M & T BANK	Secured	8,292.00	7,916.38	7,916.38	7,916.38	1,148.41

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MIDLAND FUNDING LLC	Unsecured	702.00	702.16	702.16	81.53	0.00
MONTGOMERY LYNCH & ASSOCIATI	Unsecured	364.00	NA	NA	0.00	0.00
NES BANK OF AMERICA	Unsecured	371.00	NA	NA	0.00	0.00
PARSON BISHOP NATL CLLCTN++	Unsecured	309.00	NA	NA	0.00	0.00
PENELEC/FIRST ENERGY**	Unsecured	2,879.00	3,428.16	3,428.16	398.08	0.00
RONDA J WINNECOUR TRUSTEE/CLE	Priority	NA	0.00	16.02	16.02	0.00
SOMERSET HOSPITAL	Unsecured	285.00	NA	NA	0.00	0.00
SOMERSET HOSPITAL	Unsecured	219.00	NA	NA	0.00	0.00
SOMERSET HOSPITAL	Unsecured	409.00	NA	NA	0.00	0.00
SOMERSET HOSPITAL	Unsecured	514.00	NA	NA	0.00	0.00
SOMERSET HOSPITAL	Unsecured	1,131.00	NA	NA	0.00	0.00
SOMERSET HOSPITAL	Unsecured	348.00	NA	NA	0.00	0.00
SOMERSET HOSPITAL	Unsecured	174.00	NA	NA	0.00	0.00
SOMERSET HOSPITAL	Unsecured	2,783.00	NA	NA	0.00	0.00
SOMERSET HOSPITAL	Unsecured	2,675.00	NA	NA	0.00	0.00
SOMERSET HOSPITAL	Unsecured	3,116.00	NA	NA	0.00	0.00
SOMERSET HOSPITAL	Unsecured	2,870.00	NA	NA	0.00	0.00
SOMERSET HOSPITAL	Unsecured	3,307.00	NA	NA	0.00	0.00
SOMERSET HOSPITAL	Unsecured	4,005.00	NA	NA	0.00	0.00
SOMERSET HOSPITAL	Unsecured	5,764.00	NA	NA	0.00	0.00
SOMERSET HOSPITAL	Unsecured	819.00	NA	NA	0.00	0.00
SOMERSET HOSPITAL	Unsecured	1,886.00	NA	NA	0.00	0.00
SOMERSET HOSPITAL	Unsecured	140.00	NA	NA	0.00	0.00
SOMERSET HOSPITAL	Unsecured	180.00	NA	NA	0.00	0.00
SOMERSET MED SVCS++	Unsecured	181.00	NA	NA	0.00	0.00
SOMERSET MED SVCS++	Unsecured	200.00	NA	NA	0.00	0.00
SOMERSET MED SVCS++	Unsecured	137.00	137.97	0.00	0.00	0.00
SOMERSET ORTHOPEDICS	Unsecured	73.00	NA	NA	0.00	0.00
SOMERSET ORTHOPEDICS	Unsecured	612.00	NA	NA	0.00	0.00
TRIDENT ASSET++	Unsecured	207.00	NA	NA	0.00	0.00
USCB CORP++	Unsecured	632.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	1,514.00	1,485.65	1,485.65	172.51	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$34,573.60	\$0.00
Mortgage Arrearage	\$6,638.55	\$6,638.55	\$0.00
Debt Secured by Vehicle	\$7,916.38	\$7,916.38	\$1,148.41
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$14,554.93</b>	<b>\$49,128.53</b>	<b>\$1,148.41</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$16.02	\$16.02	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$16.02</b>	<b>\$16.02</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$10,746.39</b>	<b>\$1,247.87</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration                                   \$6,328.77  
Disbursements to Creditors                                   \$51,540.83

**TOTAL DISBURSEMENTS :**                                   **\$57,869.60**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/28/2023

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.